

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/18/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Theresa S Noullet
PO Box 265
Lyndora, PA 16045

Case Number:
11-22438-BM

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-0694

Attorney for Debtor(s) (name and address):

Michael S. Lazaroff
Murrin, Taylor, Flach, Gallagher & May
110 East Diamond Street
Butler, PA 16001
Telephone number: 724-282-3141

Bankruptcy Trustee (name and address):

Rosemary C. Crawford
Crawford McDonald, LLC.
P.O. Box 355
Allison Park, PA 15101
Telephone number: 724-443-4757

Meeting of Creditors

Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting

Date: **June 6, 2011**

Time: **12:00 PM**

Location: **Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/5/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-644-2700

For the Court:

Clerk of the Bankruptcy Court:
John J. Horner

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/20/11

The United States Trustee, Region3, appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	The Court has an electronic filing system. Attorneys must follow the Court's local rules and procedures governing the manner in which documents must be filed. Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Photo ID/Delays	For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.
Refer to Other Side for Important Deadlines and Notices	
A hearing on a reaffirmation agreement will be fixed only upon request by motion. A list of creditors can be obtained from the Clerk's office. For copies, call (412)644-2700.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Theresa S Noullet
Debtor(s)

Bankruptcy Case No.: 11-22438-BM
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 23, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: April 20, 2011

Bernard Markovitz
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 23). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Theresa S Noullet
 Debtor

Case No. 11-22438-BM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: ddoy
 Form ID: B9A

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

db +Theresa S Noullet, PO Box 265, Lyndora, PA 16045-0265
 aty +Michael S. Lazaroff, Murrin, Taylor, Flach, Gallagher & May, 110 East Diamond Street,
 Butler, PA 16001-5982
 smg Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946,
 ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 13038023 +Allied Interstate Inc, PO Boc 361505, Columbus, OH 43236-1505
 13038025 +Butler Anesthesia Associates, PO Box 151, Allison Park, PA 15101-0151
 13038026 Butler Emergency Physicians Associates, PO Box 3478, Wescosville, PA 18106-0478
 13038027 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
 13038028 +Butler Pathology Services, PO Box 1549, Suite 004, Butler, PA 16003-1549
 13038029 +Butler Surgical Associates, 901 East Brady St. Ste 301, Butler, PA 16001-4649
 13038030 +CACSI, 16011 College Blvd Suite 101, Lenexa, KS 66219-1442
 13038033 +Central Cardiovascular Associates, 1350 Locust Street, Pittsburgh, PA 15219-4738
 13038035 +David E. Bowser, 626 Sandy Hill Road, Valencia, PA 16059-2626
 13038036 +Debt Recovery Solutions, LLC, PO Box 1259, Oaks, PA 19456-1259
 13038037 +Diagnostics Techs, Inc, 6620 So. 192 nd Pl., J-104, Kent, WA 98032-1157
 13038039 +Enhanced Recovery Corporation, 8014 Bayberry, Jacksonville, FL 32256-7412
 13038040 +Georgette Hassler, 1415 13th Street E., Tuscaloosa, AL 35404-3914
 13038041 +I.C. Systems Inc, 444 Highway 96 East PO Box 64887, Saint Paul, MN 55164-0887
 13038042 +Nationwide Credit Inc, 2015 Vaughn Rd NW, BLD 400, Kennesaw, GA 30144-7801
 13038043 +Northland Group Inc, PO Box 390846, Edina, MN 55439-0846
 13038044 +Physicians In Radiology, 7 Acee Dr, Natrona Heights, PA 15065-9700
 13038045 +Portfolio Recovery Services, LLC, 120 Coporate Boulevard, Norfolk, VA 23502-4962
 13038046 +Quest Diagnostics, 1901 Sulphur Spring Rd, Halethorpe, MD 21227-2943
 13038047 +Redline Recovery Services LLC, 11675 Rainwater Dr STE 350, Alpharetta, GA 30009-8693
 13038048 +Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
 13038049 Synergetic Communication, Inc., 1301 E. 3rd Ave., Suite 200, Post Falls, ID 83854-7545
 13038050 +Tommy Brooker Realty, Attn: Tommy Brooker, 1830 Fourth St, Tuscaloosa, AL 35401-1529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Apr 21 2011 00:18:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 13038024 +EDI: AMEREXPR.COM Apr 21 2011 00:18:00 American Express Customer Service, PO Box 981535,
 El Paso, TX 79998-1535
 13038031 +E-mail/Text: jraichel@cms-collect.com Apr 21 2011 00:18:03 Capital Management Services, LP,
 726 Exchange St Suite 700, Buffalo, NY 14210-1464
 13038032 +EDI: CAPITALONE.COM Apr 21 2011 00:18:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13038034 +EDI: CCS.COM Apr 21 2011 00:18:00 Credit Collection Services, Two Wells Ave Dept 587,
 Newton Center, MA 02459-3208
 13038038 +E-mail/Text: bankruptcy@centurylink.com Apr 21 2011 00:17:29 Embarq, PO Box 96064,
 Charlotte, NC 28296-0064

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: ddoy
Form ID: B9A

Page 2 of 2
Total Noticed: 33

Date Rcvd: Apr 20, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.